

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Frances A Watson

Debtor(s)

Case No. 15 B 14023

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/20/2015.
- 2) The plan was confirmed on 07/27/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 05/10/2017.
- 6) Number of months from filing to last payment: 25.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$16,675.00
Less amount refunded to debtor	\$1,331.92

**NET RECEIPTS: \$15,343.08**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,164.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$617.04
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,781.04**

Attorney fees paid and disclosed by debtor: \$185.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Cash Net USA	Unsecured	850.00	NA	NA	0.00	0.00
Cashcall Inc	Unsecured	1,598.00	NA	NA	0.00	0.00
Comcast	Unsecured	180.19	NA	NA	0.00	0.00
Crandon Emergency Physicians	Unsecured	907.00	NA	NA	0.00	0.00
Credit Control	Unsecured	1,168.18	NA	NA	0.00	0.00
Credit One Bank	Unsecured	827.00	NA	NA	0.00	0.00
Delbert Services/consu	Unsecured	412.00	NA	NA	0.00	0.00
E R Solutions	Unsecured	369.00	NA	NA	0.00	0.00
Enhanced Recovery	Unsecured	294.00	NA	NA	0.00	0.00
First Investors Servicing Corp	Secured	19,231.83	19,231.83	19,231.83	8,773.10	1,788.94
First National Credit Card	Unsecured	437.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	296.78	NA	NA	0.00	0.00
First Premier Bank	Unsecured	123.00	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	1,528.00	NA	NA	0.00	0.00
I C Systems Inc	Unsecured	294.00	NA	NA	0.00	0.00
Kaplan University	Unsecured	200.00	NA	NA	0.00	0.00
LVNV Funding LLC	Unsecured	1,223.00	NA	NA	0.00	0.00
Maria Chapa	Unsecured	1,100.00	NA	NA	0.00	0.00
MaxLend	Unsecured	300.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	1,658.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	103.00	NA	NA	0.00	0.00
Midnight Velvet	Unsecured	130.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	249.33	404.25	404.25	0.00	0.00
Pinnacle Credit Services	Unsecured	795.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	285.00	345.00	345.00	0.00	0.00
Quantum3 Group	Unsecured	357.00	400.26	400.26	0.00	0.00
Social Security Administration	Unsecured	9,646.89	NA	NA	0.00	0.00
T Mobile USA	Unsecured	192.73	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	80,707.00	95,062.08	95,062.08	0.00	0.00
United States Dept Of Education	Unsecured	0.00	32,533.17	32,533.17	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,231.83	\$8,773.10	\$1,788.94
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$19,231.83</b>	<b>\$8,773.10</b>	<b>\$1,788.94</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$128,744.76</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,781.04</u>
Disbursements to Creditors	<u>\$10,562.04</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$15,343.08</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/23/2017

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.